



*This day have those who disbelieve given up hope of (destroying) your Deen. So fear them not. Rather fear Me. This day have I perfected for you your Deen, and completed My favor unto you, and have chosen for you as your Deen al-Islam (i.e., submission to the Supreme Will of Allah). (Al-Maa'ida 5:3)*

It certainly appeared as though the process of Divine Revelation of the verses of the Qur'an had come to an end. And yet this was not so. Some eighty-one days after the Revelation of the above verse the Prophet (SAW) died. Shortly before his death, however, Allah (SWT) sent down the last Revelation with which He completed the Revelation of the Qur'an. In fact that last Revelation also terminated the process of the Revelation of Divine guidance which had commenced with our father Adam (AS), and had lasted for thousands of years. There can be no doubt that the topic chosen for the last Revelation must be one of supreme importance. What was the last Revelation?

### The Last Revelation

In the last Revelation Allah (SWT), the Wise, chose to return to a subject which had already been dealt with in earlier Revelations — in the Qur'an as well as in the Torah, the Psalms, and the Gospel — namely the subject of the prohibition of riba. On the authority of ahadith received from both Ibn Abbas (RAA) and from Umar (RAA), we know that the last Revelation received by the blessed Prophet (SAW), shortly before his death, was the passage in Surah Al-Baqarah (2:278-281) which dealt with riba:

*Umar Ibn Khattab (RAA) said: "The last verse to be revealed was on riba, but Allah's Messenger (SAW) was taken without having expounded it to us; so give up not only riba but also reebah (whatever raise doubts in the mind about its rightfulness). (Ibn Majah, Darimi)*

***"O you who believe, fear Allah and give up what remains (due to you) from riba (from now onwards) if you are indeed believers ... (up to) And none shall be dealt with unjustly.***

(Al-Baqarah 2:278-281); Ibn Abbas (RAA) said: "This was the last verse revealed to the Prophet (SAW)." (Bukhari)

That last Revelation confirmed the Prophet's retroactive enforcement of the legislation prohibiting riba in the khutba al-wida from Arafat. The last Revelation is to be found in this passage from the Qur'an. We quote the entire passage with explanatory comments:

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*Those who spend their wealth by day and by night, secretly and openly, for such there will be reward with their Lord, nor will they have cause for fear, nor will they grieve. Those (on the other hand) who consume riba will not stand (before Allah on the Last Day) except as though Satan has driven them to madness with his touch (this can also mean that riba will so corrupt the market and the economy that it will assume the appearance of a market of mad dogs); that is because they say, "buying and selling is similar to taking riba."*

*But Allah has permitted trading and forbidden riba.*

*And so, anyone who receives (this) warning from his Lord and thereupon desists (from riba) may keep his past gains (i.e., the riba he previously accepted), and his affair rests with Allah (i.e., it will be for Allah to judge him).*

*He will not be forced by the Islamic State to return the riba he had taken). But as for those who return to it (i.e., persist in riba by way of lending money on interest, for example), they are destined for the fire, therein to abide forever! (And with this) Allah eradicates riba, whereas He blesses charitable deeds with manifold increase (because the essence of riba is to "take" and to "give" nothing in return, while the essence of charity is to "give" and "take" nothing in return).*

*And Allah does not love anyone who is stubbornly ingrate and who persists in sin (with particular reference to the sin of consuming riba). Verily, those who have attained to faith and do good works, and are constant in prayer, and dispense charity, they shall have their reward from their Lord, and no fear need they have, and neither shall they grieve.*

*O you who have attained to faith, remain conscious of Allah and give up all the riba which is outstanding (i.e., which you still claim to be due to you) if you are truly believers. If you do not do so (i.e., if you do not give up outstanding riba) then take notice of war from Allah and His Messenger (i.e., take notice of an ultimatum of war for the liberation of all those who are oppressed because of riba).*

*If you turn away (i.e., if you give up riba) then you shall have (i.e., you will be entitled to reclaim) only your principal sums (which you had lent on the basis of riba, i.e., you may have only the principal, not the principal plus a reasonable amount of interest, not even a service charge). Deal not unjustly and you shall not be dealt with unjustly. (This might more properly be translated as follows: In accepting the return of only the capital sum lent you shall not be inflicting injustice on anyone, and in giving up the interest which was due to you, you will not, yourself, be subjected to any form of injustice).*

*And if the debtor is in difficulty, grant him time until it is easy for him to repay. But if you remit it (i.e., if you write off the debt) by way of charity, that will be best for you, if you only knew.*

And fear the Day in which you (i.e., all of mankind including you who consume riba) will be brought back to Allah, then every human being will receive what it earned, and none shall be wronged."

(Al-Baqarah 2:274-281)

- The question is, why should Almighty Allah (SWT), after sending Revelation announcing the perfection of Deen and the completion of His favor to the believers, choose to send one more Revelation shortly before the death of the Prophet (SAW)?
- Why should He chose a time which appears to have been the last possible time, to send that Revelation (since Umar (RAA) said that the Prophet (SAW) died without being able to offer any explanations regarding the last Revelation), so close, it would appear, was the time when the Revelation was sent, to the time of the death of the Prophet (SAW)?
- And, finally, the question is: Why should Allah choose, when He did, to return to the subject of the prohibition of riba which had previously been addressed in the Qur'an?

There must surely be a very important reason. Allah knows best!

It appears to us that such a last Revelation, coming after the pronouncement of the perfection of the revealed Deen and the completion of the Divine favor, can only be used to reiterate something which lay at the very heart of the Divine guidance. Alternatively, it can be used to direct attention to that part of the Divine guidance in which the faith of the believers would be most vulnerable to a future attack by enemies of Islam.

The choice of the subject of riba as the last Revelation, the fact that Allah returned to the subject of riba after announcing the perfection of revealed Deen, and the fact that He sent the last Revelation shortly before the death of the Prophet (SAW), all of this appears to constitute the most dire of all warnings that riba will pose the gravest of all threats to the faith, freedom, and power of the believers. This, then, is the importance of the subject, that herein lies the potential for the most dangerous, destructive, and devastating attack on the faith of the believers and the integrity and power of the Ummah of the Prophet (SAW).

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